

Certificate Number: 20668-NJ-DE-038423623

Bankruptcy Case Number: 19-24178



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 27, 2024, at 12:09 o'clock PM EDT, Gloria Jean Mullavey completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 28, 2024 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator